

**REMARKS**

Claims 1-14, 16, 17, 19-27, 29-36, 38-46 and 48 are pending in the present application. Claims 7-14, 17, 27, 36 and 46 have been amended herewith. Reconsideration of the claims is respectfully requested.

**I. 35 U.S.C. § 101**

The Examiner rejected Claims 7-13 under 35 U.S.C. § 101 as being directed towards non-statutory subject matter. This rejection is respectfully traversed.

Applicants have amended such claims to specifically recite that the method is a computer-implemented method. Thus, the rejection of Claims 7-13 under 35 U.S.C. § 101 has been overcome.

**II. 35 U.S.C. § 103, Obviousness**

The Examiner rejected Claims 14, 16, 17, 19, 27, 29, 36, 38, 46 and 48 under 35 U.S.C. § 103 as being unpatentable over Raveis, Jr. US 2001/0047282 A1 in view of Hoyt et al. (U.S. pat No. 6,067,531). This rejection is respectfully traversed.

In the previous response filed by Applicants on 7/13/2005, it was urged that none of the cited references taught or suggested conducting contractual activities pursuant to a contract – i.e. post-contract processing. In response, the Examiner states that the term post-contract processing does not appear in the claims, and thus the argument is moot. Applicants are amending these rejected claims herewith to further emphasize that such claims are directed to post-contract processing with respect to the contract generated pursuant to Claim 1 (and similarly related claims), and it is urged that the cited references do not teach or otherwise suggest such post-contract processing. Thus, this amendment to the claims has overcome the present rejection.

Therefore, the rejection of Claims 14, 16, 17, 19, 27, 29, 36, 38, 46 and 48 under 35 U.S.C. § 103 has been overcome.

**III. Allowed Claims**

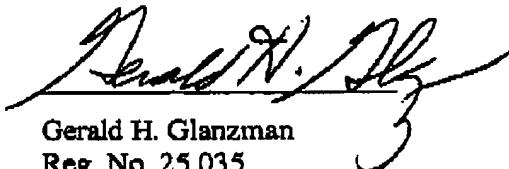
Applicants graciously acknowledge the allowance of Claims 1-6, 20-26 and 39-45.

**IV. Conclusion**

It is respectfully urged that the subject application is patentable over the cited references and is now in condition for allowance. The Examiner is invited to call the undersigned at the below-listed telephone number if in the opinion of the Examiner such a telephone conference would expedite or aid the prosecution and examination of this application.

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Respectfully submitted,



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